

**Information to identify the case:**

Debtor 1	<b>Ebony N. Smith</b>	Social Security number or ITIN	xxx-xx-8134
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>20-21383-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ebony N. Smith  
aka Ebony N. Greene

4/11/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ebony N. Smith  
Debtor

Case No. 20-21383-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 11, 2023

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Ebony N. Smith, 3010 Ford Avenue, Pittsburgh, PA 15235-3623
sp	+ Jonathan Stewart, SMA Law Group, 437 Grant Street, No. 600, Pittsburgh, PA 15219-6010
15235864	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15235876	+ PA Toll Commission, 300 East Park Drive, Harrisburg, PA 17111-2729
15235879	+ Peoples Natural Gas Company, 375 North Shore, Bankruptcy Division, Pittsburgh, PA 15212-5866
15262005	+ SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15235887	+ USX Federal Credit Union, 600 Grant Street, Suite 670, Pittsburgh, PA 15219-2702
15235889	+ USX Federal Credit Union, P.O. Box 657, New Stanton, PA 15672-0657
15249377	+ USX Federal Credit Union, 1293 Freedom Road, Cranberry Twp, PA 16066-4955
15235886	+ USX Federal Credit Union, PO Box 1728, Cranberry Twp, PA 16066-0728
15235888	+ USX Federal Credit Union, c/o Customer Service, P.O. Box 30495, Tampa, FL 33630-3495
15235885	USX Federal Credit Union, P.O. Box 183258, Columbus, OH 43218-3258
15235890	+ Wilkinsburg Penn Joint Water Authority, 2200 Robinson Boulevard, Pittsburgh, PA 15221-1193

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 12 2023 03:37:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 11 2023 23:48:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15235846	+ Email/Text: bncnotifications@phea.org	Apr 11 2023 23:48:00	Aes/PNC Bank, Pob 61047, Harrisburg, PA 17106-1047
15235843	+ Email/Text: bncnotifications@phea.org	Apr 11 2023 23:48:00	Aes/Phea, Pob 61047, Harrisburg, PA 17106-1047
15235845	+ Email/Text: bncnotifications@phea.org	Apr 11 2023 23:48:00	Aes/pheaelt, Attn: Bankruptcy, Po Box 2461,

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			Harrisburg, PA 17105-2461
15235852	+ Email/Text: bncnotifications@pheaa.org	Apr 11 2023 23:48:00	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235859	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 23:57:13	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
15253305	Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 23:57:13	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15235858	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 23:57:13	American First Finance, 7330 W. 33rd Street, Wichita, KS 67205-9370
15235861	+ EDI: CAPITALONE.COM	Apr 12 2023 03:37:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15235860	+ EDI: CAPITALONE.COM	Apr 12 2023 03:37:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15235863	+ EDI: CAPONEAUTO.COM	Apr 12 2023 03:37:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15235862	EDI: CAPONEAUTO.COM	Apr 12 2023 03:37:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15243302	+ EDI: AISACG.COM	Apr 12 2023 03:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15251588	EDI: CAPITALONE.COM	Apr 12 2023 03:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15235865	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 11 2023 23:49:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15235866	+ Email/Text: ebnotifications@creditacceptance.com	Apr 11 2023 23:48:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15235867	+ Email/Text: ebnotifications@creditacceptance.com	Apr 11 2023 23:48:00	Credit Acceptance LLC, Po Box 5070, Southfield, MI 48086-5070
15235869	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 11 2023 23:49:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15235868	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 11 2023 23:49:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15235870	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 11 2023 23:49:00	Duquense Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15261857	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 11 2023 23:49:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15308365	Email/Text: ECMCBKNotices@ecmc.org	Apr 11 2023 23:49:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15235871	+ Email/Text: essmc@essmc.com	Apr 11 2023 23:49:00	East Suburban Sports Medicine Center, 4115 William Penn Highway, Murrys ville PA 15668-1887
15235873	+ Email/Text: dleabankruptcy@hrblock.com	Apr 11 2023 23:48:00	H&R Block Fee Center, P.O. Box 2716, Omaha, NE 68103-2716
15240436	EDI: JEFFERSONCAP.COM	Apr 12 2023 03:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15257494	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2023 23:57:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15235875	+ EDI: AGFINANCE.COM	Apr 12 2023 03:37:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15235874	+ EDI: AGFINANCE.COM		

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		Apr 12 2023 03:37:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15240624	+ Email/Text: bncnotifications@phea.org		
		Apr 11 2023 23:48:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15259990	+ Email/PDF: ebnotices@pnmac.com		
		Apr 11 2023 23:57:04	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15235878	+ Email/PDF: ebnotices@pnmac.com		
		Apr 11 2023 23:57:12	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15235877	+ Email/PDF: ebnotices@pnmac.com		
		Apr 11 2023 23:57:12	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15255739	EDI: Q3G.COM		
		Apr 12 2023 03:37:00	Quantum3 Group LLC as agent for, Cognical Holdings Inc., PO Box 788, Kirkland, WA 98083-0788
15262005	+ Email/Text: bncmail@w-legal.com		
		Apr 11 2023 23:48:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15235881	^ MEBN		
		Apr 11 2023 23:40:28	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15235880	+ Email/Text: BankruptcyNotice@upmc.edu		
		Apr 11 2023 23:49:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15253864	^ MEBN		
		Apr 11 2023 23:40:29	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15256379	^ MEBN		
		Apr 11 2023 23:40:28	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15235882	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Apr 11 2023 23:48:00	US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
15235884	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Apr 11 2023 23:48:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15235883	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Apr 11 2023 23:48:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15259574	EDI: AIS.COM		
		Apr 12 2023 03:37:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15235872		H& R Block Emerald Advance
15238464		OneMainFinancial, PO Box 3251, Evansville, IN 47731
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
15235847	*+	Aes/PNC Bank, Pob 61047, Harrisburg, PA 17106-1047
15235844	*+	Aes/Phea, Pob 61047, Harrisburg, PA 17106-1047
15235848	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235849	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235850	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235851	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235853	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235854	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235855	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235856	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235857	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461

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15308367	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15308369	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15308370	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

TOTAL: 3 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Ebony N. Smith julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 7